



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

BLADEN *et al.*

Appl. No.: 09/988,780

Filed: November 20, 2001

For: **Method for Risk Assessment and
Risk Management** (as amended)

Confirmation No.: 9116

Art Unit: 3623

Examiner: Loftis, Johnna Ronee

Atty. Docket: 1984.0010000

Amendment and Reply under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated July 21, 2006, Applicants submit the following Amendment and Remarks.

Amendments to the Title begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks and Arguments begin on page 16 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.

Amendments to the Title

Please amend the Title as follows:

**Method, System, and Computer Program Product for Risk Assessment
and Risk Management**